

FEMA Assistance Provides for Basic Needs

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For families and households affected by Hurricane Ian, which lashed South Carolina **Sept. 25 to Oct. 4**, FEMA's Individuals and Households Program is only one source of disaster funding. And the program has its limits. It can lend a helping hand to recover but it cannot compensate for everything that was lost.

- Approved applicants in **Charleston, Georgetown and Horry** counties may receive a limited amount of FEMA disaster assistance to make repairs to their primary home and/or essential personal property when the damage is not covered by insurance. The primary home is where you live for more than six months of the year.
- Individuals or households approved for FEMA assistance should not expect to receive the maximum amount of financial assistance for their disaster-caused losses.
- FEMA disaster assistance is not a substitute for insurance. FEMA assistance provides **only** for basic needs to make the home safe, accessible and functional. FEMA does not provide replacement-value awards for damaged items or assistance with non-essential items.
- Homeowners and renters are required to submit copies of insurance settlements because FEMA, by law, cannot pay for expenses already covered by insurance or other sources such as crowd funding or financial assistance from voluntary agencies. FEMA considers that practice duplicating benefits.
- As each individual situation is different, assistance is determined on a case-by-case basis. FEMA considers ineligible for funding any expenses for repairs that exceed the conditions to make a home safe, accessible and functional.
- For instance, FEMA will not cover expenses if there was insufficient storm-caused damage to the home, or if the damage does not affect the habitability of the home. Damage to non-essential space, landscaping or spoiled food is usually not eligible for FEMA assistance.
- After applying for FEMA disaster assistance, applicants may be referred to the U.S. Small Business Administration. The SBA may offer a long-term, low-



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interest disaster loan. In order to remain eligible for additional FEMA programs, those who receive an SBA loan application are encouraged to submit the application – even if they decide not to accept the loan, if offered.

- The deadline for homeowners and renters to return SBA applications for property damage is **Jan. 20, 2023**.
- The SBA deadline for businesses to return economic injury applications is **Aug. 21, 2023**.
- The deadline to apply for FEMA assistance is **Monday, Jan. 23, 2023**.
- For the latest information on South Carolina's recovery from Hurricane Ian, visit [FEMA.gov/disaster/4677](https://www.fema.gov/disaster/4677). You may also follow [@SCEMD](https://twitter.com/SCEMD); [@FEMARegion4/Twitter](https://twitter.com/FEMARegion4/Twitter) and [Facebook.com/FEMA](https://www.facebook.com/FEMA).

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FEMA's mission is helping people before, during, and after disasters.

All FEMA disaster assistance will be provided without discrimination on the grounds of race, color, sex (including sexual harassment), sexual orientation, religion, national origin, age, disability, limited English proficiency or economic status. If you believe your civil rights are being violated, call the Civil Rights Resource line at 833-285-7448.



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